

Exhibit I

November 8, 2016

Ditech Financial, LLC
PO Box 6176
Rapid City, SD 57709-6176

RE: Loan No: [REDACTED]
QWR/NOTICE OF ERROR

Jared Abelseth or any Ditech Representative:

I'm in receipt of your response to my QWR of August 10, 2016 and to be honest with you, I'm beyond frustrated. Ditech improperly serviced my loan, made mistake after mistake and failed to correct errors after I've pointed them out over and over. The PMI issue has been going on for over year and the issue of the recast offer letter is approaching a year yet you refuse to acknowledge that Ditech has made any mistakes with the exception of this statement "While it is understood that the Recast Offer Letter mailed on March 30, 2016 was delayed, the delay of the notice did not impact the overall balance due on the account."

Need I remind you Jared, the issue on my end was not how the delay of the notice "impacted the overall balance of the account" but how the delay of the notice impacted my personal plans to take the monthly savings the recast would provide and use it to pay off other high interest debt? The other perhaps more important issue is that Ditech did not follow the servicing guidelines set forth by Fannie Mae. Ditech has a duty to properly service loans and my loan WAS NOT PROPERLY SERVICED even after several letters, phone calls and complaints were filed notifying Ditech of the errors.

NOTICE OF ERROR

You stated in your letter that my HAMP trial offer was effective February 1, 2010. I have attached three documents that state otherwise, one of which you provided. Two documents are copies of my Three-Month Trial Period Mortgage Payment Coupons issued from Bank of America and Home Affordable Modification Program Trial Period Plan. According to these documents, the trial offer was effective January 1, 2010. I have underlined and highlighted these dates for you. The third document is a letter that you included in you last correspondence of which I did not have a record of. But it clearly states "The \$5,000.00 principle balance reduction payment will be payable the month after the sixth anniversary of the month in which the HAMP trial period plan effective date occurred." I have highlighted this for your review.

Ditech has provided me with erroneous information regarding my loan. Please tell me how and when this error will be corrected.

NOTICE OF ERROR

Fannie Mae Lender Letter LL-2015-01 released on January 29, 2015 CLEARLY STATES:

"The following table outlines the servicer requirements related to the re-amortization option for Fannie Mae mortgage loans with a Fannie Mae HAMP Modification.

The servicer must...

provide written notice of an option to re-amortize the UPB, excluding deferred principal, over the remaining term of the mortgage loan if at the time of the notice the mortgage loan is in good standing. The written notice must

Ditech was supposed to re-amortize my loan once I accepted the offer. I accepted the offer and faxed it in on April 20, 2016.

Please provide to me the servicing guidelines from Fannie Mae that you have that support your claim that Ditech has to have additional approval from Fannie Mae in order to process a HAMP re-amortization of a UPB. Please circle or underline specifics to make it clear.

You see Jared, I'm under the impression that the \$5000 incentive payment that I received in February WAS the additional approval you claim that I need, that nothing else is actually needed and Ditech is stalling because it hopes that the increased payment amounts will eventually create a hardship for me that Ditech can capitalize on.

REQUEST FOR INFORMATION

Please provide transcripts and actual recordings of all telephone conversations between myself and Green Tree and Ditech.

REQUEST FOR INFORMATION

Please provide the amortization schedules then effect or a historical recreation for the following dates:

2/1/15

11/1/15

3/1/2016

Best Regards,



Traci St. Claire

Enclosures:

Copy of Fannie Mae's Servicing Guide - Online